UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/956,997	09/21/2001	William Frederick Mann III	47004.000172	2940

21967	7590	06/21/2006

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EXAMINER
ABDI, KAMBIZ

ART UNIT	PAPER NUMBER
3621	

DATE MAILED: 06/21/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 10/03)

	Application No.	Applicant(s)
Response to Rule 312 Communication	09/956,997	MANN ET AL.
	Examiner	**Art Unit**	
	Kambiz Abdi	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address –

1. ☒ The amendment filed on <u>06 June 2006</u> under 37 CFR 1.312 has been considered, and has been:

    a) ☒ entered.

    b) ☒ entered as directed to matters of form not affecting the scope of the invention.

    c) ☐ disapproved because the amendment was filed after the payment of the issue fee.

       Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1)

       and the required fee to withdraw the application from issue.

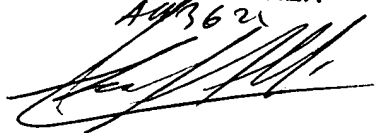   d) ☐ disapproved. See explanation below.

    e) ☐ entered in part. See explanation below.

The IDS filed on February 1, 2006 vhas been reviewed an included.

As for the argument based on the reason for allowance of independnt claim 45, the last pargarph of the reason for allowance on page 17, line 5-7, in the record, should be replaced by the following:
"wherein there are three possible selected personal identification entries that correspond to three possible entered personal identification entries.",

KAMBIZ ABDI
PRIMARY EXAMINER

DETAILED ACTION

1.   This action is supplemental to the previous action to correct the amended claims as well as correction of the reason for allowance for independent claim 45.

2.   Text of all the office actions previously forwarded to the applicant as well as all the responses to such office actions has been incorporated by reference.

- Claims 14-16, 24-25, 29, and 39 were canceled.

- Claims 1-13, 17-23, 26-28, 30-38, and 40-48 are allowed.

Allowable Subject Matter

3.   Claims 1-13, 17-23, 26-28, 30-38, and 40-48 allowed over the prior art of record.

The following is a statement of reasons for the indication of allowable subject matter:

4.   The closest prior art of record is U.S. Patent No.5,838,812 to David F. Pare et al. discloses a tokenless identification system and method for authorization of transactions and transmissions is described. The tokenless system and method are principally based on a correlative comparison of a unique biometrics sample, such as a fingerprint or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously.

5.   Also U.S. Patent Application Publication No. 2003/0037262 to Robert D. Hillhouse discloses a method of generating a dynamic password comprising the steps of providing a plurality of variable parameters, each parameter from the plurality of variable parameters being variable upon predetermined criteria; providing a plurality of predetermined static parameters; and processing at least some of the plurality of variable parameters and of the predetermined static parameters according to a dynamic password generating equation manipulating at least some of the plurality of variable parameters and of the predetermined static parameters resulting in an ordered sequence of dynamic and static parameters.

6.   In regards to independent claim 1 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein one of the selected alias and the selected personal identification entry includes both:

a static portion, the static portion being a designated portion of the selected alias **or the selected personal identification entry** that is not changed; and

a dynamic portion, the dynamic portion being a designated portion of the selected alias **or the selected personal identification entry** that is changed while the static portion is not changed.

7.   Claims 2-13, 17-23, 26-37 and 40-44 are dependent upon claim 1, thus have all the limitations of independent claims 1 and 74 and are allowable for the same reason.

8.   In regards to independent claim 38 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating **processor** portion determining the particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account-holder determining the particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein the rotation, performed by the account controller operating **processor** portion, through the plurality of possible selected personal identification entries corresponds to the rotation, performed by the account holder interfacing with the interface **processor** portion, through the plurality of possible entered personal identification entries.

9.   In regards to independent claim 45 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating **processor** portion determining a particular

selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating **processor** portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries;

wherein the account controller operating **processor** portion, through the interface **processor** portion, prompts the account-holder for the particular entered personal identification entry by providing a personal identification entry rotation number.

10.   In regards to independent claim 46 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating **processor** portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating **processor** portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries;

wherein there are three possible selected personal identification entries that correspond to three possible entered personal identification entries.

11.   In regards to independent claim 47 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the account is a funds account, and wherein the account is one of a plurality of possible funds accounts; and

the entered personal identification entry, entered into the interface **processor** portion and

communicated to the account controller operating **processor** portion, is one of a plurality of possible

entered personal identification entries; and

the account controller operating **processor** portion determines, based on the one of a plurality of

possible entered personal identification entries, the hierarchical ranking of the order in which the plurality

of possible funds accounts are accessed for withdrawal of funds.

12.   In regards to independent claim 48 the closes prior art of record when taken either individually or

in combination with other prior art of record fails to teach or suggest the step of;

an interface **processor** portion in communication with the account controller operating **processor**

portion, the interface **processor** portion effecting a transaction for the account-holder by **receiving from**

the account-holder ~~entering~~ the selected alias and an entered personal identification entry into the

interface **processor** portion, the interface **processor** portion communicating the selected alias and

entered personal identification entry to the account controller operating **processor** portion;

wherein the account controller operating **processor** portion searches the database for the

selected alias and the selected personal identification entry that is linked to the selected alias, the

account controller operating **processor** portion authenticating the transaction and communicating such

authentication to the interface **processor** portion if the entered personal identification entry entered by

the account-holder matches the selected personal identification entry found through the database search;

and

the interface **processor** portion completing the transaction for the account number if the

transaction is authenticated; and

wherein the account controller operating **processor** portion processes the selected alias of the

account-holder prior to the account-holder submitting the selected personal identification entry.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kambiz Abdi whose telephone number is (703) 305-3364. The examiner can normally be reached on 9 AM to 5:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks
Washington, D.C. 20231**

or faxed to:

(703) 872-9306 [Official communications; including After Final communications labeled "Box AF"]

(703) 746-7749 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to:

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PRIMARY EXAMINER

June 16, 2006